

Fill in this information to identify the case:

Debtor 1: Joseph Berti

Debtor 2: _____
(Spouse, if filing)

United States Bankruptcy Court for the Eastern District of Pennsylvania
(State)

Case number: 16-11046/MDC

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1

Name of Creditor: Nationstar Mortgage LLC

Court Claim No. (if known): 5

Last four digits of any number
you use to identify the debtor's
account: XXXXXX5161

Date of Payment Change:

Must be at least 21 days after date of 01/01/2020
this notice.

New total payment:

Principal, interest, and escrow, if any \$942.75

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

- No.
 Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$298.75

New escrow payment: \$309.06

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate account?

- No.
 Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

- No
 Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)
Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Part 4: Sign Here

The person completing this notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box

- I am the creditor.
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Kevin S. Frankel _____ Date: 11/12/19

Signature

Print: Kevin S. Frankel, Esquire Title Attorney

First Name Middle Name Last Name

Company Shapiro & DeNardo, LLC

Address 3600 Horizon Drive, Suite 150
Number 3600 Street Horizon Drive

King of Prussia, PA 19406
City King of Prussia State PA ZIP Code 19406

Contact phone (610) 278-6800 Email pabk@logs.com